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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) A computerized system for providing a loan to a taxpayer prior to the end of the current tax year, comprising:

historical income tax refund data for said taxpayer, said historical income tax refund data comprising income tax refund amount data for at least one year prior to the current year and in a computer;

year-to-date income data for the current year, for said taxpayer, wherein said date is prior to the end of the current tax year and said year-to-date income data is in said computer;

year-to-date expense data for the current year, for said taxpayer, wherein said date is prior to the end of the current tax year and said year-to-date expense data is in said computer;

a process in said computer for processing said historical income tax refund data, said year-to-date income data, and said year-to-date expense data to determine prior to the end of the current tax year an estimated income tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated income tax refund amount for said current tax year for said taxpayer as determined by said computer; and

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an income tax refund for said current tax year, wherein said income tax refund is based on a tax return prepared using actual income and expense data and filed after said current tax year for said taxpayer and is applied to the balance of said loan based on said estimated income tax refund.

2. (Currently Amended) A computerized system for providing a loan to a taxpayer, comprising:

historical income tax refund data for said taxpayer, said historical income tax refund data comprising income tax refund amount data for at least one year prior to the current year and in a computer;

year-to-date income data for the current year, for said taxpayer, wherein said date is prior to the end of the current tax year and said year-to-date income data is in said computer;

a process in said computer for processing said historical income tax refund data and said year to date income data to determine prior to the end of the current tax year an estimated income tax refund amount for said taxpayer for said current tax year;

a loan provided to said tax payer prior to the end of said current tax year in an amount based on said estimated income tax refund amount for said current tax year for said taxpayer as determined by said computer; and

an income tax refund for said current tax year, wherein said income tax refund is based on a tax return prepared using actual income data and filed after said current tax year for said taxpayer and is applied to the balance of said loan

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based on said estimated income tax refund.

3. (Currently Amended) A computerized system for providing a loan to a taxpayer, comprising:

historical income tax refund data for said taxpayer, said historical income tax refund data comprising income tax refund amount data for at least one year prior to the current year and in a computer;

present job verification data for said taxpayer, said present job verification data in said computer;

a process in said computer for processing said historical income tax refund data and said present job verification data to determine prior to the end of the current tax year an estimated income tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated income tax refund amount for said current tax year for said taxpayer as determined by said computer; and

an income tax refund for said current tax year, wherein said income tax refund is based on a tax return prepared using actual data and filed after said current tax year for said taxpayer and is applied to the balance of said loan based on said estimated income tax refund.

4. (Currently Amended) A computerized system for providing a loan to a taxpayer prior to the end of the current tax year, comprising:

income information up to a date prior to the end of the current tax year, for

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said taxpayer, said income information in a computer;

expense information up to a date prior to the end of the current tax year, for
said taxpayer, said expense information in said computer;

an income tax refund amount for at least one tax year prior to the current
tax year, said income tax refund amount in said computer;

a process in said computer for processing said income information, said
expense information, and said income tax refund amount to determine prior to the
end of the current tax year an estimated income tax refund amount for said
taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in
an amount based on said estimated income tax refund amount for said current tax
year for said taxpayer; and

an income tax refund for said current tax year, wherein said income tax
refund is based on a tax return prepared using actual income and expense data
and filed after said current tax year for said taxpayer and is applied to the balance
of said loan based on said estimated income tax refund.

5. (Previously Presented) A computer-implemented method for providing a loan to a
taxpayer prior to the end of the current tax year, said method comprising:

determining an income tax refund amount for at least one tax year prior to
the current tax year;

estimating at a computer said taxpayer's income tax refund amount due for
said current year prior to the end of said current tax year based on said income tax

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refund amount;

providing a loan to said taxpayer based on said estimated income tax refund amount due for said current tax year, said loan provided before the end of said current tax year by a lender;

assigning said taxpayer's income tax refund to said lender;

preparing a tax return for said taxpayer using actual data after the end of the current tax year;

filing said tax return with a taxing authority;

receiving said taxpayer's income tax refund from said taxing authority; and

applying said taxpayer's income tax refund to said loan based on said estimated income tax refund.

6. (Previously Presented) The system of claim 1 wherein said historical income tax refund data is determined in accordance with a trend analysis.
7. (Previously Presented) The system of claim 6 wherein said historical income tax refund data comprises the amount of said taxpayer's refund for the previous three years.
8. (Previously Presented) The system of claim 1 wherein said year to date income information for the current year comprises income data for the first three quarters of the year.
9. (Previously Presented) The system of claim 2 wherein said historical income tax refund data is determined in accordance with a trend analysis.
10. (Previously Presented) The system of claim 9 wherein said historical income tax

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refund data comprises the amount of said taxpayer's income tax refund for the previous three years.

11. (Previously Presented) The system of claim 2 wherein said year to date income information for the current year comprises income data for the first three quarters of the year.
12. (Previously Presented) The system of claim 3 wherein said historical income tax refund data is determined in accordance with a trend analysis.
13. (Previously Presented) The system of claim 12 wherein said historical income tax refund data comprises the amount of said taxpayer's income tax refund for the previous three years.
14. (Previously Presented) The system of claim 3 wherein said present job verification data comprises data for estimating said taxpayer's income for the current year.
15. (Previously Presented) The system of claim 4 wherein said income information for the current year comprises income data for the first three quarters of the year.
16. (Previously Presented) The system of claim 4 wherein said income information for the current year is extrapolated based on said taxpayer's income from prior years.
17. (Previously Presented) The system of claim 4 wherein said estimated income tax refund amount for said taxpayer is determined in accordance with said taxpayer's withholding rate and taxing authority rates.
18. (Previously Presented) The method of claim 5 wherein estimating said taxpayer's income tax refund amount comprises completing a trend analysis on said taxpayer's income tax refunds from a plurality of years prior to the current year.

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19. (Previously Presented) The method of claim 5 wherein estimating said taxpayer's income tax refund amount comprises estimating said taxpayer's income for the current year.
20. (Previously Presented) The method of claim 19 wherein estimating said taxpayer's income for the current year comprises extrapolating said taxpayer's income based on prior years.